

Table I. A. 2. b. (3) (1997) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12. 9%	19. 5%	12. 3%	9. 8%	7. 5%	6. 4%	16. 6%	7. 1%
Industry group								
Agric., fish., forest.	29. 4%	37. 6%	14. 6%	15. 0% *	13. 6% *	0. 0%	32. 1%	7. 1% *
Mining	12. 4% *	20. 4% *	0. 0%	18. 1% *	0. 0%	2. 2% *	15. 0% *	1. 5% *
Construction	12. 9%	14. 5%	11. 6%	8. 5%	12. 7% *	7. 2% *	13. 3%	9. 1%
Manufacturing	11. 9%	21. 8%	9. 1%	6. 2%	6. 6%	11. 3%	14. 1%	8. 6%
Transp., commu., util.	27. 5%	27. 7%	16. 4%	20. 2%	7. 8%	39. 6%	23. 9%	30. 6%
Wholesale trade	10. 8%	13. 7%	10. 2%	9. 4% *	8. 4% *	8. 4%	12. 1%	8. 8%
Retail trade	7. 3%	16. 5%	11. 6%	6. 4%	7. 5%	1. 2%	13. 7%	3. 0%
Fin., ins., real est.	10. 9%	19. 6%	12. 1%	17. 4%	5. 0% *	3. 6%	18. 0%	5. 3%
Services	15. 0%	20. 3%	14. 0%	10. 3%	8. 2%	4. 0%	18. 0%	6. 9%
Unknown	47. 8%	47. 8%	0. 0%	0. 0%	0. 0%	0. 0%	47. 8%	0. 0%
Ownership								
For profit, incorporated	11. 6%	18. 3%	11. 4%	8. 5%	6. 9%	6. 7%	15. 1%	6. 8%
For profit, unincorporated	18. 2%	20. 8%	17. 4%	11. 0%	6. 7% *	3. 6% *	20. 1%	6. 3%
Nonprofit	16. 5%	23. 2%	14. 4%	15. 7%	11. 4%	4. 0% *	19. 7%	11. 3%
Unknown	10. 8%	27. 6%	28. 9% *	16. 3% *	5. 1%	4. 6% *	25. 7%	5. 7%
Age of firm								
Less than 5 years	13. 3%	15. 3%	10. 3%	6. 2%	3. 7% *	4. 0% *	13. 9%	5. 7% *
5-9 years	12. 2%	14. 3%	10. 5%	7. 7%	6. 2% *	0. 5% *	13. 0%	5. 1%
10-19 years	15. 6%	19. 4%	12. 7%	8. 0%	5. 3%	17. 0%	16. 8%	9. 0%
20 or more years	14. 7%	28. 3%	13. 5%	10. 5%	7. 9%	7. 0%	21. 0%	7. 7%
Unknown	7. 5%	23. 0% *	12. 0%	13. 8%	7. 9%	5. 1%	15. 0%	6. 5%
Multi/single status								
2 or more locations	7. 8%	14. 3% *	11. 4%	11. 7%	7. 6%	6. 4%	12. 7%	7. 1%
1 location only	16. 4%	19. 6%	12. 4%	8. 3%	7. 0%	14. 3% *	17. 0%	7. 4%
Percent full-time employees								
Less than 25%	17. 0%	28. 5%	14. 7% *	11. 7%	15. 7% *	0. 7% *	22. 7%	8. 7%
25-49%	9. 5%	22. 9%	10. 4%	8. 6%	4. 1% *	0. 9% *	17. 8%	2. 3%
50-74%	13. 5%	20. 9%	14. 3%	10. 1%	4. 8%	2. 4%	18. 4%	4. 3%
75% or more	12. 9%	18. 5%	11. 9%	9. 7%	7. 8%	8. 0%	15. 9%	8. 2%
Union presence								
No union employees	12. 5%	19. 4%	11. 9%	9. 5%	6. 9%	3. 5%	16. 4%	5. 6%
Has union employees	13. 8%	15. 4%	22. 2%	15. 3%	14. 2%	11. 3%	18. 2%	11. 9%
Unknown	16. 4%	24. 8%	10. 3% *	7. 2% *	9. 1% *	15. 2%	20. 5%	14. 1%
Percent low wage employees								
50% or more low wage	13. 8%	31. 0%	13. 7%	7. 4%	5. 0% *	1. 4% *	24. 4%	3. 7%
Less than 50% low wage	13. 2%	17. 9%	12. 3%	9. 9%	7. 6%	4. 3%	15. 7%	6. 6%
Unknown	11. 1%	27. 5%	10. 2% *	11. 8% *	9. 5%	8. 5%	20. 8%	8. 9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(3)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	0.80%	0.72%	0.72%	0.75%	0.46%	0.44%	0.41%
Industry group								
Agric., fish., forest.	3.77%	5.72%	3.41%	7.13% *	6.38% *	0.00%	4.37%	5.98% *
Mining	7.48% *	15.61% *	0.00%	8.03% *	0.00%	2.77% *	12.07% *	2.79% *
Construction	1.38%	2.10%	2.49%	2.32%	5.01% *	6.91% *	1.54%	1.98%
Manufacturing	1.26%	3.61%	2.21%	1.55%	1.91%	2.11%	2.02%	1.15%
Transp., comm., util.	1.87%	5.51%	3.92%	4.92%	1.88%	4.42%	3.34%	2.85%
Wholesale trade	0.78%	1.84%	3.05%	2.81% *	4.04% *	1.87%	1.04%	1.74%
Retail trade	0.57%	2.08%	2.04%	0.89%	1.15%	0.28%	1.22%	0.43%
Fin., ins., real est.	1.08%	3.17%	3.59%	4.53%	1.68% *	1.04%	2.84%	1.12%
Services	0.70%	1.40%	1.62%	1.26%	1.32%	0.89%	1.12%	0.73%
Unknown	13.86%	13.86%	0.00%	0.00%	0.00%	0.00%	13.86%	0.00%
Ownership								
For profit, incorporated	0.34%	0.78%	0.68%	0.75%	0.94%	0.63%	0.43%	0.54%
For profit, unincorporated	1.01%	1.52%	3.16%	2.66%	2.71% *	1.19% *	1.18%	1.52%
Nonprofit	0.83%	2.83%	1.89%	2.48%	1.53%	1.49% *	1.28%	1.46%
Unknown	2.00%	6.22%	11.59% *	6.64% *	1.52%	1.90% *	6.19%	1.54%
Age of firm								
Less than 5 years	0.99%	1.20%	2.74%	0.98%	2.97% *	5.94% *	0.97%	1.73% *
5-9 years	0.99%	1.33%	2.02%	1.40%	2.69% *	1.18% *	1.02%	1.47%
10-19 years	1.15%	1.22%	1.81%	1.48%	1.30%	4.26%	1.10%	1.89%
20 or more years	0.72%	1.85%	0.81%	1.09%	1.55%	0.92%	1.15%	0.66%
Unknown	0.69%	8.47% *	2.82%	2.32%	1.50%	0.44%	2.45%	0.63%
Multi/single status								
2 or more locations	0.37%	4.48% *	2.08%	1.28%	0.79%	0.46%	1.52%	0.44%
1 location only	0.39%	0.76%	0.73%	0.76%	1.12%	5.70% *	0.41%	0.48%
Percent full-time employees								
Less than 25%	1.78%	4.06%	4.63% *	3.40%	5.34% *	0.67% *	2.82%	1.97%
25-49%	0.84%	3.34%	2.08%	2.29%	1.36% *	0.31% *	1.62%	0.43%
50-74%	1.12%	2.10%	2.13%	1.98%	1.31%	0.66%	1.80%	0.59%
75% or more	0.42%	1.00%	0.76%	0.93%	0.91%	0.61%	0.56%	0.57%
Union presence								
No union employees	0.27%	0.71%	0.60%	0.74%	0.74%	0.25%	0.40%	0.32%
Has union employees	1.70%	4.31%	4.76%	3.99%	2.61%	1.99%	2.70%	1.82%
Unknown	1.83%	3.89%	3.78% *	3.01% *	5.24% *	2.21%	2.96%	1.87%
Percent low wage employees								
50% or more low wage	1.29%	2.48%	2.36%	1.48%	1.83% *	0.45% *	2.01%	0.79%
Less than 50% low wage	0.47%	1.10%	0.71%	0.64%	0.67%	0.69%	0.62%	0.59%
Unknown	0.67%	3.01%	3.37% *	4.28% *	2.46%	0.79%	2.15%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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